

House Bill 196

By: Representatives Smith of the 113th, Roberts of the 154th, and Rogers of the 26th

A BILL TO BE ENTITLED
AN ACT

1 To amend Code Section 10-1-393 of the Official Code of Georgia Annotated, relating to
2 unfair or deceptive practices in consumer transactions, so as to require that consumer
3 reporting agencies automatically provide a consumer the identical report provided to a
4 potential creditor who makes an inquiry concerning the consumer's file with such agency;
5 to provide for related matters; to repeal conflicting laws; and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 **SECTION 1.**

8 Code Section 10-1-393 of the Official Code of Georgia Annotated, relating to unfair or
9 deceptive practices in consumer transactions, is amended by revising paragraph (29) of
10 subsection (b) as follows:

11 "(29) With respect to any consumer reporting agency:

12 (A) Any person who knowingly and willfully obtains information relative to a
13 consumer from a consumer reporting agency under false pretenses shall be guilty of a
14 misdemeanor;

15 (B) Any officer or employee of a consumer reporting agency who knowingly and
16 willfully provides information concerning an individual from the agency's files to a
17 person not authorized to receive that information shall be guilty of a misdemeanor; ~~and~~

18 (C) Each consumer reporting agency which compiles and maintains files on consumers
19 on a nation-wide basis shall furnish to any consumer who has provided appropriate
20 verification of his or her identity two complete consumer reports per calendar year,
21 upon request and without charge; and

22 (D) Each consumer reporting agency which provides an individual consumer report in
23 response to an inquiry from a potential creditor shall also automatically provide to that
24 consumer within seven days the identical report provided to the potential creditor."

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